

**House File 2511 - Introduced**

HOUSE FILE 2511

BY JAMES

**A BILL FOR**

1 An Act relating to prescription refills in emergency situations  
2 and insurance coverage for prescription insulin.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 155A.29, subsection 3, Code 2022, is  
2 amended to read as follows:

3 3. a. Prescriptions may be refilled once pursuant to  
4 subsection 2 for a period of time reasonably necessary for the  
5 pharmacist to secure prescriber authorization.

6 b. Notwithstanding paragraph "a", a prescription may be  
7 refilled pursuant to subsection 2 once in a twelve-month  
8 period, and the pharmacist may dispense an amount not to exceed  
9 a thirty-day supply, or if the standard unit of dispensing  
10 exceeds a thirty-day supply or is unit dosed, an amount not to  
11 exceed the standard supply or unit of dispensing.

12 Sec. 2. NEW SECTION. 514C.18A Prescription insulin drugs  
13 — coverage.

14 1. As used in this section, unless the context otherwise  
15 requires:

16 a. "*Cost-sharing*" means any coverage limit, copayment,  
17 coinsurance, deductible, or other out-of-pocket expense  
18 obligation imposed on a covered person by a policy, contract,  
19 or plan providing for third-party payment or prepayment of  
20 health or medical expenses.

21 b. "*Covered person*" means a policyholder, subscriber, or  
22 other person participating in a policy, contract, or plan that  
23 provides for third-party payment or prepayment of health or  
24 medical expenses.

25 c. "*Health care professional*" means the same as defined in  
26 section 514J.102.

27 d. "*Prescription insulin drug*" means a prescription drug  
28 that contains insulin, is used to treat diabetes, that has been  
29 prescribed as medically necessary by a covered person's health  
30 care professional, and is a benefit covered by the covered  
31 person's policy, contract, or plan.

32 2. Notwithstanding the uniformity of treatment requirements  
33 of section 514C.6, a policy, contract, or plan providing for  
34 third-party payment or prepayment of health or medical expenses  
35 that provides coverage for prescription drugs shall cap the

1 total amount of cost-sharing that a covered person is required  
2 to pay per prescription filled to an amount not to exceed  
3 twenty-five dollars for up to a thirty-one day supply of at  
4 least one type of each of the following:

- 5     *a.* Rapid-acting prescription insulin drugs.
- 6     *b.* Short-acting prescription insulin drugs.
- 7     *c.* Intermediate-acting prescription insulin drugs.
- 8     *d.* Long-acting prescription insulin drugs.

9     3. Nothing in this section shall be construed to prohibit  
10 a policy, contract, or plan providing for third-party payment  
11 or prepayment of health or medical expenses from reducing a  
12 covered person's cost-sharing obligation by an amount greater  
13 than the amount specified pursuant to subsection 2.

14     4. *a.* This section shall apply to the following classes  
15 of third-party payment provider contracts, policies, or plans  
16 delivered, issued for delivery, continued, or renewed in this  
17 state on or after January 1, 2023:

18         (1) Individual or group accident and sickness insurance  
19 providing coverage on an expense-incurred basis.

20         (2) An individual or group hospital or medical service  
21 contract issued pursuant to chapter 509, 514, or 514A.

22         (3) An individual or group health maintenance organization  
23 contract regulated under chapter 514B.

24         (4) A plan established for public employees pursuant to  
25 chapter 509A.

26     *b.* This section shall not apply to accident-only, specified  
27 disease, short-term hospital or medical, hospital confinement  
28 indemnity, credit, dental, vision, Medicare supplement,  
29 long-term care, basic hospital and medical-surgical expense  
30 coverage as defined by the commissioner of insurance,  
31 disability income insurance coverage, coverage issued as a  
32 supplement to liability insurance, workers' compensation or  
33 similar insurance, or automobile medical payment insurance.

34     5. The commissioner of insurance may adopt rules pursuant to  
35 chapter 17A to administer this section.

1 EXPLANATION

2 The inclusion of this explanation does not constitute agreement with  
3 the explanation's substance by the members of the general assembly.

4 This bill relates to prescription refills in emergency  
5 situations and insurance coverage for prescription insulin  
6 drugs.

7 The bill allows a pharmacist to exercise professional  
8 judgment and refill a prescription once in a 12-month period  
9 and to dispense an amount not to exceed a 30-day supply, or if  
10 the standard amount of dispensing exceeds a 30-day supply or  
11 is unit dosed, an amount not to exceed the standard supply or  
12 limit of dispensing.

13 The bill requires a policy, contract, or plan providing  
14 for third-party payment or prepayment of health or medical  
15 expenses that provides coverage for prescription drugs to cap  
16 the total amount of cost-sharing that a covered person is  
17 required to pay per prescription filled to an amount not to  
18 exceed \$25 for up to a 31-day supply of at least one type of  
19 each of rapid-acting prescription insulin drugs, short-acting  
20 prescription insulin drugs, intermediate-acting prescription  
21 insulin drugs, or long-acting prescription insulin drugs.  
22 "Prescription insulin drug" is defined in the bill as a  
23 prescription drug that contains insulin, is used to treat  
24 diabetes, has been prescribed as medically necessary by a  
25 covered person's health care professional, and is a benefit  
26 covered by a covered person's policy, contract, or plan. The  
27 bill defines "cost-sharing" as any coverage limit, copayment,  
28 coinsurance, deductible, or other out-of-pocket expense imposed  
29 on a covered person. A policy, contract, or plan is not  
30 prohibited from providing for third-party payment or prepayment  
31 of health or medical expenses from reducing a covered person's  
32 cost-sharing to less than \$25 for a 31-day supply of a  
33 prescription insulin drug. This section of the bill applies  
34 to third-party payment provider contracts, policies, or plans  
35 delivered, issued for delivery, continued, or renewed in this

1 state on or after January 1, 2023, by the third-party payment  
2 providers enumerated in the bill. The types of specialized  
3 health-related insurance which are not subject to the coverage  
4 requirements are specified in the bill. The commissioner of  
5 insurance may adopt rules to administer the requirements of  
6 this section of the bill.